In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Personal Residence Personal Residence at 8825 Tuttle Hill Road, Ypsilanti MI 48197-9450	Homestead	J	$193,700.00	$383,311.00
Rental Property Rental Property in Ypsilanti, Michigan 92 Lamay, Ypsilanti MI 48198	Mortgage	J	$37,600.00	$93,397.00
		Total:	**$231,300.00**	

(Report also on Summary of Schedules)

In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	**X**			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank Accounts	J	$1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	**X**			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods, supplies, utensils, povisions, furnishings, and furniture.	J	$5,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	**X**			
6. Wearing apparel.		Personal Clothing	J	$600.00
7. Furs and jewelry.	**X**			
8. Firearms and sports, photographic, and other hobby equipment.	**X**			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	**X**			
10. Annuities. Itemize and name each issuer.	**X**			

In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	**X**			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Husband's 401(k) $100,000 Wife's 401(k) $60,000	J	$160,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	**X**			
14. Interests in partnerships or joint ventures. Itemize.	**X**			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	**X**			
16. Accounts receivable.	**X**			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	**X**			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	**X**			

In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Future Tax refunds	J	$5,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 F150 60,000 miles	J	$0.00
		2010 Ford Focus 32000 miles	J	$10,000.00

In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		2003 Jayco Trailer	J	$5,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

3 continuation sheets attached
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Total > **$186,600.00**

In re **Joshua J. Zimmer** Case No. **11-63610**
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- [x] 11 U.S.C. § 522(b)(2)
- [ ] 11 U.S.C. § 522(b)(3)

- [ ] Check if debtor claims a homestead exemption that exceeds $146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Personal Residence Personal Residence at 8825 Tuttle Hill Road, Ypsilanti MI 48197-9450	11 U.S.C. § 522(d)(1)	$0.00	$193,700.00
Bank Accounts	11 U.S.C. § 522(d)(5)	$500.00	$1,000.00
Household goods, supplies, utensils, povisions, furnishings, and furniture.	11 U.S.C. § 522(d)(3)	$5,000.00	$5,000.00
Personal Clothing	11 U.S.C. § 522(d)(3)	$600.00	$600.00
Husband's 401(k) $100,000 Wife's 401(k) $60,000	11 U.S.C. § 541(c)(2)	$160,000.00	$160,000.00
	11 U.S.C. § 522(d)(12)	$0.00	
Future Tax refunds	11 U.S.C. § 522(d)(5)	$0.00	$5,000.00
2003 Jayco Trailer	11 U.S.C. § 522(d)(5)	$0.00	$5,000.00
		$166,100.00	**$370,300.00**

** Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

In re **Denise R. Zimmer** Case No. **11-63610**
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☑ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Personal Residence Personal Residence at 8825 Tuttle Hill Road, Ypsilanti MI 48197-9450	11 U.S.C. § 522(d)(1)	$0.00	$193,700.00
Bank Accounts	11 U.S.C. § 522(d)(5)	$500.00	$1,000.00
Household goods, supplies, utensils, povisions, furnishings, and furniture.	11 U.S.C. § 522(d)(3)	$0.00	$5,000.00
Personal Clothing	11 U.S.C. § 522(d)(3)	$0.00	$600.00
Husband's 401(k) $100,000 Wife's 401(k) $60,000	11 U.S.C. § 541(c)(2)	$0.00	$160,000.00
	11 U.S.C. § 522(d)(12)	$0.00	
Future Tax refunds	11 U.S.C. § 522(d)(5)	$0.00	$5,000.00
2003 Jayco Trailer	11 U.S.C. § 522(d)(5)	$0.00	$5,000.00
		$500.00	**$370,300.00**

** Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: **xxxxxxxxxx5400** **CHASE** **201 N WALNUT ST # DE1-10** **WILMINGTON, DE 19801**		H	DATE INCURRED: **11/28/2009** NATURE OF LIEN: **Automobile** COLLATERAL: **2010 Ford Focus** REMARKS: VALUE: **$10,000.00**				**$11,265.00**	**$1,265.00**
ACCT #: **xxxxx5443** **DFCU FINANCIAL C U** **400 TOWN CENTER DR** **DEARBORN, MI 48126**		H	DATE INCURRED: **07/21/2009** NATURE OF LIEN: **Unknown Loan Type** COLLATERAL: **2003 Jayco Trailer** REMARKS: VALUE: **$5,000.00**				**$6,677.00**	**$1,677.00**
ACCT #: **xxxx3067** **FORD CRED** **PO BOX BOX 542000** **OMAHA, NE 68154**		H	DATE INCURRED: **10/18/2007** NATURE OF LIEN: **Automobile** COLLATERAL: **2007 F150 60,000 miles** REMARKS: VALUE: **$0.00**				**$10,029.00**	**$10,029.00**
ACCT #: **xxxxx6709** **GMAC MORTGAGE** **PO BOX 4622** **WATERLOO, IA 50704**		J	DATE INCURRED: **12/18/2007** NATURE OF LIEN: **Mortgage** COLLATERAL: **Rental Property** REMARKS: VALUE: **$37,600.00**				**$93,397.00**	**$55,797.00**
			Subtotal (Total of this Page) >				**$121,368.00**	**$68,768.00**
			Total (Use only on last page) >					
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

1 continuation sheets attached

In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: **xxxxxxxxx7150** **US BANK** **4801 FREDERICA ST** **OWENSBORO, KY 42301**		**J**	DATE INCURRED: **08/22/2006** NATURE OF LIEN: **Mortgage** COLLATERAL: **Personal Residence** REMARKS: VALUE: **$193,700.00**				**$383,311.00**	**$189,611.00**

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal (Total of this Page) >	**$383,311.00**	**$189,611.00**
Total (Use only on last page) >	**$504,679.00**	**$258,379.00**
	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/10)

In re **Joshua J. Zimmer** Case No. **11-63610**
Denise R. Zimmer (If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☑ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to $5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**
Claims of individuals up to $2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**
Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

No continuation sheets attached

In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: **xxxxxxxxxxxx7779** **BANK OF AMERICA** **PO BOX 17054** **WILMINGTON, DE 19850**		W	DATE INCURRED: **07/21/2005** CONSIDERATION: **Charge Account** REMARKS:				**$12,582.00**
ACCT #: **xxxxxxxx5750** **CACH LLC** **4340 S MONACO ST UNIT 2** **DENVER, CO 80237**		W	DATE INCURRED: **07/15/2010** CONSIDERATION: **Collection** REMARKS: **US Bank**				**$20,941.00**
ACCT #: **xxxxxxxxxxxx7207** **CHASE** **PO BOX 15298** **WILMINGTON, DE 19850**		W	DATE INCURRED: **01/23/2006** CONSIDERATION: **Unknown Loan Type** REMARKS:				**$12,805.00**
ACCT #: **xxxxx5443** **DFCU FINANCIAL C U** **400 TOWN CENTER DR** **DEARBORN, MI 48126**		H	DATE INCURRED: **07/21/2009** CONSIDERATION: **Unknown Loan Type** REMARKS:				**$6,677.00**
ACCT #: **xxxxxxxxxx2482** **KEY BANK** **17 CORPORATE WOODS BLVD** **ALBANY, NY 12211**		J	DATE INCURRED: **03/18/1997** CONSIDERATION: **Line of Credit** REMARKS:			X	**$416.00**
ACCT #: **Kurt Thornbladh P25858** **Thornbladh Legal Group PLLC** **Schaefer Plaza** **7301 Schaefer** **Dearborn MI 48126**		H	DATE INCURRED: **07/14/2011** CONSIDERATION: **Attorney Fees** REMARKS:				**$0.00**

Subtotal > **$53,421.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

___1___ continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: **xxxxxxxxxxxx0751** **LVNV FUNDING LLC** **PO BOX 740281** **HOUSTON, TX 77274**		**J**	DATE INCURRED: **04/19/2011** CONSIDERATION: **Collection** REMARKS:				**$3,226.00**
ACCT #: **xxxxxxxxx1820** **MCYDSNB** **9111 DUKE BLVD** **MASON, OH 45040**		**W**	DATE INCURRED: **11/01/2002** CONSIDERATION: **Charge Account** REMARKS:				**$322.00**
ACCT #: **xxxxxx6103** **US DEPT OF EDUCATION** **PO BOX 5609** **GREENVILLE, TX 75403**		**W**	DATE INCURRED: **10/20/2010** CONSIDERATION: **Student Loan** REMARKS:				**$14,693.00**
ACCT #: **xxxxxx4671** **US DEPT OF EDUCATION** **PO BOX 5609** **GREENVILLE, TX 75403**		**H**	DATE INCURRED: **09/27/1995** CONSIDERATION: **Student Loan** REMARKS:				**$1,006.00**

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **$19,247.00**

Total > **$72,668.00**

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
Married	Relationship(s): son daughter	Age(s): 5 2	Relationship(s):	Age(s):

Employment:	Debtor	Spouse
Occupation	Engineer	Enrollment Advisor
Name of Employer	Guardian Industries Corp	University of Phoenix
How Long Employed	4 years	3 years
Address of Employer	14600 Romine Rd Carleton, MI 48117	4025 S. Riverpoint Parkway Phoenix, AZ 85040-1958

INCOME: (Estimate of average or projected monthly income at time case filed)	**DEBTOR**	**SPOUSE**
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	$3,978.00	$3,323.89
2. Estimate monthly overtime	$0.00	$0.00
3. SUBTOTAL	**$3,978.00**	**$3,323.89**
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	$470.00	$358.00
b. Social Security Tax	$158.03	$123.00
c. Medicare	$54.52	$43.00
d. Insurance	$275.00	$765.00
e. Union dues	$0.00	$0.00
f. Retirement Mandatory / Mandatory	$397.63	$101.00
g. Other (Specify)	$0.00	$0.00
h. Other (Specify)	$0.00	$0.00
i. Other (Specify)	$0.00	$0.00
j. Other (Specify)	$0.00	$0.00
k. Other (Specify)	$0.00	$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	**$1,355.18**	**$1,390.00**
6. TOTAL NET MONTHLY TAKE HOME PAY	**$2,622.82**	**$1,933.89**
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	$0.00	$0.00
8. Income from real property	$0.00	$0.00
9. Interest and dividends	$0.00	$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$0.00	$0.00
11. Social security or government assistance (Specify):	$0.00	$0.00
12. Pension or retirement income	$0.00	$0.00
13. Other monthly income (Specify):		
a.	$0.00	$0.00
b.	$0.00	$0.00
c.	$0.00	$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	**$0.00**	**$0.00**
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	**$2,622.82**	**$1,933.89**
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	**$4,556.71**	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

IN RE: **Joshua J. Zimmer**
Denise R. Zimmer

Case No. **11-63610**
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	$1,507.00
a. Are real estate taxes included? ☑ Yes ☐ No	
b. Is property insurance included? ☑ Yes ☐ No	
2. Utilities: a. Electricity and heating fuel	$325.00
b. Water and sewer	$65.00
c. Telephone	$125.00
d. Other: Cable TV	$125.00
3. Home maintenance (repairs and upkeep)	$70.00
4. Food	$550.00
5. Clothing	$75.00
6. Laundry and dry cleaning	$75.00
7. Medical and dental expenses	$25.00
8. Transportation (not including car payments)	$375.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	$75.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	$120.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: Automobile Payments	$830.00
b. Other: Payment on Trailer	$135.00
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: Personal Hygenie	$75.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	**$4,552.00**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: **None.**

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	$4,556.71
b. Average monthly expenses from Line 18 above	$4,552.00
c. Monthly net income (a. minus b.)	$4.71